

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ruth A. Isaac
Debtor(s)

Bankruptcy Case No.: 18-10963-TPA
Related to Docket No. 35
Chapter: 13
Docket No.: 36 - 35
Concil. Conf.: 1/26/21 at 10:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **November 30, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **December 21, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.


On **1/26/21** at **10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: October 14, 2020

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Ruth A. Isaac
Debtor(s)

Case No. 18-10963-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar

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Date Rcvd: Oct 14, 2020

Form ID: 213

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

Recip ID	Recipient Name and Address
db	+ Ruth A. Isaac, 725 East 13th Street, Erie, PA 16503-1443
14918406	Bayview Loan Servicing, P O BOX 650091, Dallas, TX 75265-0091
14918410	+ Equitable Acceptance Corp, 1200 Ford Road, Hopkins, MN 55305-1616
14918411	+ Erie County Tax Claim Bureau, 140 W. 6th Street RM 110, Erie, PA 16501-1073
14918413	+ Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
15006128	US Department of Education, PO Box 16448, St Paul MN 55116-0448

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14940116	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Oct 15 2020 03:54:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
14918407	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2020 02:23:36	Capital One, P O BOX 71083, Charlotte, NC 28272-1083
14934228	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2020 02:25:28	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14918408	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 15 2020 03:42:00	Comenity - Boscov's, P O BOX 659622, San Antonio, TX 78265-9622
14918409	+ Email/Text: electronicbkydocs@nelnet.net	Oct 15 2020 03:54:00	Dept of Ed/Nelnet, 121 S. 13th Street, Lincoln, NE 68508-1904
14931879	Email/PDF: cbp@onemainfinancial.com	Oct 15 2020 02:25:25	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14918414	Email/PDF: cbp@onemainfinancial.com	Oct 15 2020 02:25:26	One Main Financial, Summit Town Center, 7200 Peach Street Suite 430, Erie, PA 16509-4759
14952781	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2020 02:21:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14919376	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2020 02:21:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14942570	Email/PDF: resurgentbknofications@resurgent.com	Oct 15 2020 02:21:54	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14951328	Email/Text: bnc-quantum@quantum3group.com	Oct 15 2020 03:42:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14918416	+ Email/PDF: gecsed@recoverycorp.com	Oct 15 2020 02:25:26	Synchrony Bank - Walmart, P O BOX 965024, Orlando, FL 32896-5024

District/off: 0315-1

User: lmar

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Date Rcvd: Oct 14, 2020

Form ID: 213

Total Noticed: 18

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14918412	##	FNB Consumer Discount, 2501 W. 12th Street, Erie, PA 16505-4527
14918415	##	Regency Finance Comp., P O Box 607, Warren, PA 16365-0607

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Tina M. Fryling	on behalf of Debtor Ruth A. Isaac tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 4